



DEPARTMENT OF INSURANCE  
STATE OF NORTH DAKOTA  
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Jim Poolman  
Commissioner of Insurance

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## **Bulletin 2001-1**

To: All companies licensed to market health insurance in North Dakota  
From: Jim Poolman, Insurance Commissioner  
Date: June 1, 2001  
Re: Bulletin 2001-1 — Grievance Procedure Compliance

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### **SCOPE AND APPLICABILITY**

This bulletin applies to all insurance companies and nonprofit health-service corporations actively marketing hospital, surgical, medical or major medical individual or group coverage in North Dakota. This does not apply to limited-benefit policies as defined in N.D. Cent. Code § 26.1-02-01.1. The purpose of this bulletin is to inform insurance companies of a filing requirement regarding grievance procedures and to bring these companies into compliance with that filing requirement.

### **GRIEVANCE PROCEDURES**

N.D. Cent. Code § 26.1-36-42 requires that a company that markets the above plans must establish and maintain a grievance procedure for resolving complaints by covered persons and providers. The grievance procedure must address questions and concerns regarding any aspect of the plan, including:

- access to and availability of services
- quality of care
- choice and accessibility of providers
- network adequacy

Additionally, the procedure must include a system to record and document all grievances since the date of its last examination of the grievances. The Commissioner must approve the grievance procedure. Most companies have not made this filing.

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## **FILING DEADLINE**

The Department requests that every company marketing health insurance coverage subject to this bulletin respond by July 15, 2001 with the applicable grievance procedure. Failure to file may subject a company's license to transact business in the state to administrative action.

If you have any questions or require clarification of any part of this bulletin, please feel free to contact Beth Allen, Life and Health Analyst, at 701.328.2440 or [ballen@state.nd.us](mailto:ballen@state.nd.us).